
Unit 6:

Individual Assistance

Overview

When the President declares a major disaster, a wide range of assistance becomes available to individual disaster victims. Individual Assistance programs meet a variety of individual needs, depending on the disaster.

The Individual Assistance mission is to:

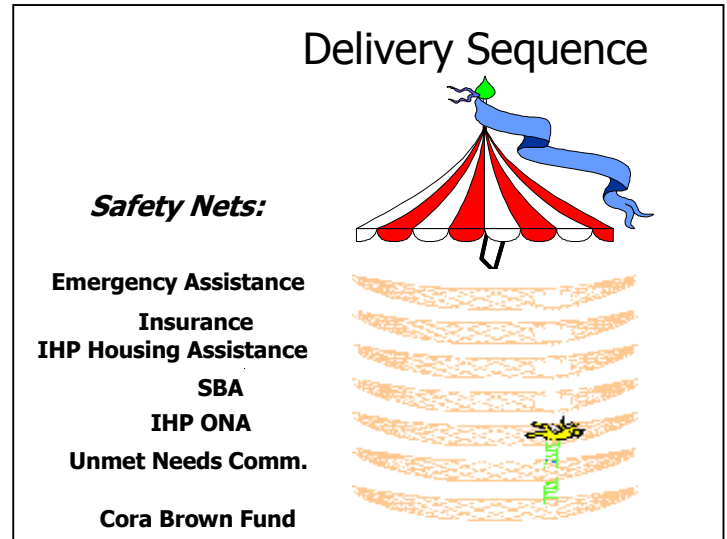
- ☐ Ensure that applicants for disaster assistance have timely access to Individual Assistance programs.
- ☐ Provide quality customer service.
- ☐ Develop partnerships with.
 - States.
 - Voluntary agencies.
 - Private sector.
 - Other Federal agencies.

Delivery Sequence

The Robert T. Stafford Disaster Relief and Emergency Assistance Act PL 93-288 as amended specifies the order in which assistance should be provided.

The delivery sequence is:

- ☐ Emergency assistance provided by voluntary agencies
- ☐ Insurance
- ☐ Individuals and Households Program (IHP) Housing assistance
- ☐ Small Business Administration loans
- ☐ IHP Other Needs Assistance
- ☐ Voluntary Agency Unmet Needs Committee
- ☐ The Cora Brown Fund



Duplication of Benefits

An individual cannot receive assistance if the same or similar assistance is provided from another source prior in the sequence of delivery.

The agency that duplicates assistance to an applicant is responsible for recovering the assistance. Delivery sequence dictates assistance order.

Emergency Assistance

Local agencies such as the fire department, emergency medical services, American Red Cross, and other voluntary agencies provide emergency assistance during immediate response.

Emergency needs include:

- ☐ Shelter
- ☐ Food
- ☐ Clothing
- ☐ First aid

Insurance

Applicants pursue assistance through their private insurance carriers.

If the insurance settlement is delayed, insurance is insufficient, or claims are denied, applicants may receive IHP Assistance, but must guarantee repayment of FEMA funds if insurance covers the losses.

IHP Assistance

IHP provides Housing Assistance and Other Needs Assistance either in the form of cash awards up to \$25,000 of financial assistance (adjusted by CPI) per individual or household per disaster, and/or direct assistance.

IHP Housing Assistance is administered and 100% funded by FEMA. Assistance may include the following:

- ☐ Temporary Housing—Financial or Direct assistance for alternate housing accommodations, existing rental units, manufactured housing, recreational vehicles, or other readily fabricated buildings.
- ☐ Repair Assistance — Financial assistance provided to owner-occupants to repair residences to a safe and sanitary living or functioning condition. Assistance is limited to \$5,000 (adjusted by CPI).
- ☐ Replacement Assistance—Financial assistance for replacement of owner-occupied residences. The assistance is limited to \$10,000 (adjusted by the CPI).
- ☐ Permanent Housing Construction Assistance—Financial or Direct assistance to construct permanent housing in remote locations. All other types of housing assistance must be unavailable, not feasible, or not cost-effective.

Small Business Administration (SBA) Loans

Low-interest disaster loans are available for homeowners, renters, business owners, and nonprofit organizations. This program is administered and funded by the Small Business Administration (SBA) under its own authority. Additional information can be found at this Web site: <http://www.sba.gov>.



Loans are available following a Presidential declaration of a major disaster for Individual Assistance or by the SBA Administrator. When the Secretary of Agriculture declares a disaster, SBA makes Economic Injury Disaster Loans available.

SBA uses income tables as an initial screen for eligibility. The tables are based on income and household composition and are updated annually.

SBA loans make substantial amounts of money available to help disaster victims recover from the disaster and return their property to pre-disaster condition. Applicants must be able to repay their loans. SBA loans can be personal or for business purposes. Loans are:

- ☐ Limited to verified loss and mitigation in some circumstances.
- ☐ Up to a maximum of \$200,000 for real property and \$40,000 personal property.
- ☐ Up to a maximum of \$1.5 million for business.

Families who are declined are referred to the IHP Other Needs Assistance.

IHP Other Needs Assistance

IHP (ONA) may be administered either by FEMA or the State. The relationship/partnership is agreed upon each year in a State Administrative Plan (SAP). There are 3 possibilities: FEMA option, Joint option, or State option.

FEMA funds 75 percent of the program grants, and the State funds 25 percent.

IHP (ONA) provides awards to meet disaster-related serious needs and necessary expenses not covered by other assistance programs, insurance, or other means. IHP Other Needs Assistance combined with all other IHP assistance provided to an individual or household cannot exceed \$25,000 for a single disaster.

IHP Other Needs Assistance funds may be provided under the following categories:

- ☐ Medical, dental, and funeral expenses
- ☐ Personal property, transportation, and other expenses

Other Individual Assistance Programs (besides IHP)

- ☐ Disaster Unemployment Assistance (DUA)
- ☐ Crisis Counseling Assistance (CC)
- ☐ Disaster Legal Services (DLS)
- ☐ The Cora Brown Fund

Disaster Unemployment Assistance

Disaster Unemployment Assistance (DUA) and job placement assistance are available for people who have become unemployed as a result of the disaster, but who are ineligible for regular unemployment benefits. There is a 30-day application period from the date the State issues a public notice of DUA availability. Benefits can extend from the incident date until 26 weeks after the declaration date. Individuals must register with the local unemployment office. Program benefits can include self-employed and agricultural workers.

FEMA funds DUA, which is administered by the U.S. Department of Labor through the State Employment Security Agency.

Crisis Counseling

Crisis Counseling (CC) is intended to relieve mental health problems caused or aggravated by the disaster or its aftermath.

Crisis Counseling is:

- ☐ Administered through the State Mental Health Agency in cooperation with the Center for Mental Health Services (CMHS).
- ☐ Available to victims and disaster workers in major disasters.
- ☐ Provided as immediate services during the first 60 days following a declaration, and must be supplied within 14 days of the disaster declaration. The regular program provides up to 9 months of CC services and must be applied for separately by the Governor within 60 days of the declaration. Outreach services include public information, community networking, and education services.

Disaster Legal Services

FEMA, through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal help for disaster victims.

- ☐ Services are intended for low-income individuals.
- ☐ Legal advice is limited to cases that will not produce a fee.

Assistance typically includes:

- ☐ Insurance claims
- ☐ Home repair contracts
- ☐ New wills and other lost legal documents
- ☐ Problems with landlords
- ☐ Powers of attorney
- ☐ Guardianships and similar legal problems

Legal services cannot be used:

- ☐ To process claims against the Government
- ☐ For income-producing lawsuits

Cora Brown Fund

Cora C. Brown of Kansas City, Missouri, died in 1977, leaving a portion of her estate to the United States to be used as a special fund for the relief of human suffering caused by natural disasters.

The Cora Brown Fund provides funds for unmet disaster-related needs, administered by FEMA. Disaster victims need not apply. Verification is conducted by the Regional Director who prepares a recommendation to the Assistant Director for Readiness, Response and Recovery.

Other Agencies' Programs

Other agencies provide the following disaster assistance for individuals and businesses:

- ❑ **Internal Revenue Service (IRS):** Counseling on deducting casualty losses and other tax advice. Additional information can be found at the Web site:
<http://www.irs.gov>.
- ❑ **Department of Veterans Affairs (VA):** Financing and refinancing of mortgages with low or no downpayment to eligible veterans, death benefits, pensions, and insurance settlements. Additional information can be found at the Web site:
<http://www.va.gov/pas/disaster/assistance>.
- ❑ **Farm Service Agency (FSA):** Loans to farmers, ranchers, and agricultural operations. Additional information can be found at the Web site:
❑ <http://www.fsa.usda.gov>.
- ❑ **Department of Agriculture:** Food donations and emergency food stamps. Additional information can be found at the Web site:
<http://www.usda.gov/disaster/nda>.
- ❑ **Social Security Administration (SSA):** Help in replacing checks lost or delayed because of the disaster. Additional information can be found at the Web site:
<http://www.ssa.gov>.

Donations Management

The goal of donations management is to keep unneeded unsolicited goods and volunteer service away from the disaster area and to encourage appropriate donations such as financial contributions and goods and services that are needed to meet the needs of disaster victims. An effective donations management operation includes the activation of the State Donations Plan, the establishment of a Donations Coordination Center, a Donations Coordination Team, and a Donations Phonebank.

Assistance Facilities

Assistance facilities include:

- ☐ Disaster Recovery Centers (DRCs)
- ☐ National Processing Service Centers (NPSCs)

Disaster Recovery Centers

A Disaster Recovery Center (DRC) is a temporary facility where a person can meet face-to-face with representatives of Federal agencies, State and local governments, and voluntary agencies.

DRCs are:

- ☐ Jointly operated by the State and FEMA.
- ☐ Established close to the disaster area.
- ☐ Not always available. Opening a DRC is a joint Federal-State decision.

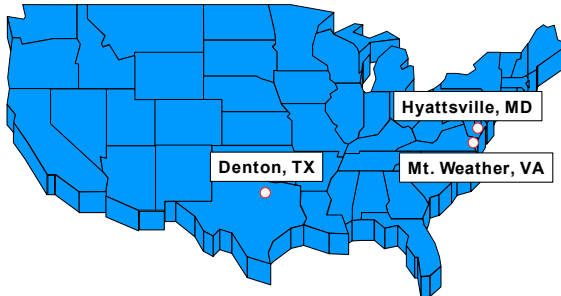
The number of DRCs depends on the magnitude of the disaster and size of the area included in the declaration.

DRCs offer:

- ☐ Assistance with applications
- ☐ Answers to questions
- ☐ Mitigation advice
- ☐ Educational materials

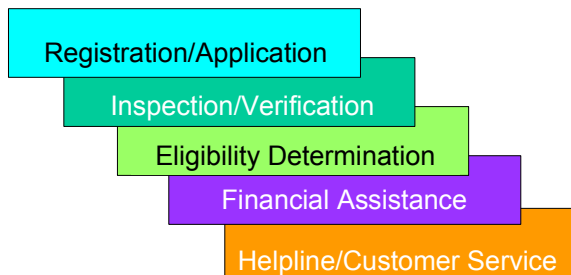
National Processing Service Centers

National Processing Service Centers (NPSCs) process applications for assistance.



Assistance Process

The assistance process includes the following steps.



Registration/Application

FEMA activates the toll-free telephone numbers as needed:

- ☐ 1-800-462-9029
- ☐ 1-800-462-7585 (TTY)

Typically:

- ☐ An estimated 80 percent of calls require processing.
- ☐ An application requires approximately 16 minutes to complete.

AT&T operators are available to translate a variety of languages.

Inspection/Verification

Registrations are downloaded from FEMA to the contractor responsible for inspections.

The contractor assigns inspectors to visit damaged dwellings. The inspectors:

- ☐ Verify registration information.
- ☐ Verify occupancy and/or ownership.
- ☐ Verify citizenship, or lawful presence.
- ☐ Survey and record damage.

Inspectors also gather and report additional information, such as special needs and accessibility problems.

The inspectors electronically transmit inspection results from the field to FEMA for processing.



Eligibility Determination

Unique eligibility criteria are established for each type of IHP assistance. However, is generally for:

- Serious needs and necessary expenses
- Uninsured and underinsured
- Disaster related

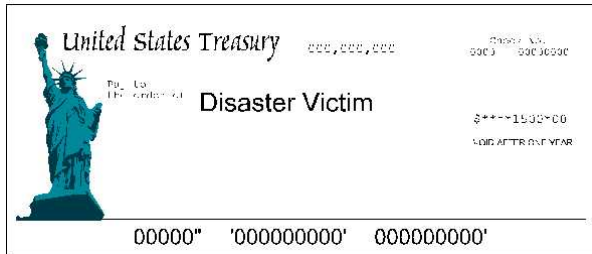
For housing assistance the applicant must be displaced or their dwelling must be uninhabitable.

For other needs assistance the applicant must not be able to receive a loan from SBA to meet their serious needs and necessary expenses.

For more detailed specific criteria contact the IA Branch chief at the DFO or their contact in the region.

Assistance

Payments are authorized through the Disaster Finance Center (DFC) and transmitted to the U.S. Department of the Treasury. Checks to applicants are disbursed through the appropriate Treasury branch.



Helpline/Customer Service

The Helpline is a toll-free number that individuals can call when they need additional help or have questions.

The numbers are:

- ☐ 1-800-621-FEMA
- ☐ 1-800-462-7585 (TTY)

The Helpline handles calls from applicants who:

- ☐ Need additional assistance.
- ☐ Have questions about the assistance received.

Helpline staff:

- ☐ Provide application status information.
- ☐ Request re-inspection when appropriate.
- ☐ Provide information about additional rental assistance.
- ☐ Make referrals to other programs or services.